

USING YOUR FEMA ASSISTANCE CARD

Q: What is the FEMA Assistance Card?

A: The Federal Emergency Management Agency has determined that you are entitled to an emergency payment of disaster benefits. Those funds will be made available for your use through the FEMA Assistance Card.

Q: How and where can the FEMA Assistance Card be used?

A: The FEMA Assistance Card is a debit card which is accepted anywhere you see the MasterCard logo. It may be used to obtain cash at any ATM on the NYCE, Cirrus, Pulse or Allpoint networks and may be used to purchase food, clothing, airline tickets, building supplies and other goods and services at any merchant who accepts MasterCard. The card may be used in person, over the telephone and over the internet.

Q: How do I get cash with my FEMA Assistance Card?

A: You may obtain cash from any ATM which displays a Chase, Bank One, NYCE, Cirrus, Pulse or Allpoint logo. To get cash from an ATM, you must know the PIN number which was given to you when you received your card.

Q: Is there a fee for obtaining cash?

A: Transactions are free of charge at Chase, Bank One and Allpoint ATMs. If you use any other ATM, you may be charged a fee (generally \$1.00 - \$3.00).

Q: How do I use the FEMA Assistance Card at stores?

A: To make a purchase at a grocery store or other merchant, swipe the card in the point-of-sale terminal, select "DEBIT" as the type of transaction and then enter your PIN number. Alternatively, you may select "CREDIT" as the type of transaction and then authorize the purchase with your signature.

Q: Can I make purchases over the telephone or internet?

A: Yes. Your FEMA Assistance Card may be used to pay for purchases made over the telephone by simply giving the merchant your card number. You may also make purchases on internet web sites by entering the card number as directed by the merchant.

Q: May I use my FEMA Assistance Card to make all types of purchases?

A: You may use your FEMA Assistance Card at most MasterCard retail locations located throughout the United States and its territories and possessions. The card is restricted from use with some merchants that are not authorized for customer purchases, for example, liquor stores.

Q: How can I check the available balance on my FEMA Assistance Card?

A: You can check your card balance by calling the toll-free customer service number on the back of your FEMA Assistance Card (**1-888-606-7058**). You may also request a written summary of transactions for the 60 days preceding your request by calling **1-888-606-7058**.

Q: Can I add my own money to the FEMA Assistance Card?

A: No. Only the Federal Emergency Management Agency or another authorized entity may place funds on your card.

Q: Who do I call if I have problems using the FEMA Assistance Card?

A: You or the merchant should call the toll-free customer service representative number on the back of your FEMA Assistance Card (**1-888-606-7058**).

Q: Can additional funds be added to my FEMA Assistance Card?

A: Yes. The Federal Emergency Management Agency may add funds to your FEMA Assistance Card if you are eligible for additional disaster assistance. In addition, in the future other Federal and State agencies, as well as private charitable organizations, may wish to make other benefit payments to your card. In order for these payments to be added to your card, the Federal Government may need to disclose your name, social security number, FEMA Assistance account number and other information to those organizations. To find out whether additional funds have been added to your account, you may contact the toll-free customer service representative number on the back of your FEMA Assistance Card **(1-888-606-7058)**.

Q: How do I dispute a charge to my FEMA Assistance Card?

A: If you wish to dispute a charge to your FEMA Assistance Card, you should call the toll-free customer service representative number on the back of your card **(1-888-606-7058)** **as soon as you can**. We must hear from you no later than 60 days after you learn of the error. If you call about the error, we may require that you send us your complaint or question in writing within 10 business days. Our business days are Monday through Friday, not including holidays. We will determine whether an error occurred within 10 business days after we hear from you and we will correct any error promptly. If we need more time, however, we may take up to 45 days to investigate your dispute. If we do this, we will credit your account within 10 business days for the amount you think is in error. We will tell you the results within 3 business days after completing our investigation. If we decide that there was no error, we will send you a written explanation. You may ask us for copies of the documents that we used in our investigation.

If you call us to dispute a transaction that occurred within 30 days of first receiving the card, or if you call us about a point-of-sale transaction, we may take up to 90 days to investigate your complaint or question. We may take up to 20 business days to credit your account for the amount you think is in error if it has been 30 days or less since you first received the card.

Q: What do I do if my FEMA Assistance Card or PIN is lost or stolen?

A: You should treat your FEMA Assistance Card like cash and keep your card in a safe place. Be sure to sign the back of your card when you receive it. You should also keep your PIN number confidential so that no one uses your card without your permission. If your FEMA Assistance Card or PIN is lost or stolen, you should immediately call the toll-free customer service representative number on the back of your card **(1-888-606-7058)**. Telephoning is the best way of keeping your possible losses down.

Q: Can I get my money back if my FEMA Assistance Card is lost, stolen or used by someone without my permission?

A: If you believe your card has been lost, stolen, or used without your permission, and you tell us within two business days after you learn of the loss or theft, you can lose no more than \$50 if someone used your card without your permission. Our business days are Monday through Friday, not including holidays. If you do NOT tell us within two business days after you learn of the loss, theft or unauthorized use of your card, and we can prove we could have stopped someone from using your card without your permission, you could lose as much as \$500. Also, if you have requested a written summary of transactions, and the summary shows transfers that you did not make, tell us at once. If you do not tell us within 60 days after we give you the summary, you may not get back any money you lost after the 60 days if we can prove that we could have stopped someone from withdrawing money or making a purchase if you had told us in time. If a good reason (such as a hospital stay) kept you from telling us, we will extend the time periods.

You have additional protection against unauthorized transactions when a signature is used to authorize the purchase of goods or services at a merchant location. You will not be liable for such transactions if (1) you can demonstrate that you have exercised reasonable care in safeguarding your card from risk of loss or theft; and (2) you have not reported to us two or more incidents of unauthorized use within the prior twelve-month period. This additional protection does not apply to transactions in which a PIN is used.

FEMA Assistance Card Customer Service Toll-Free Number 1-888-606-7058